

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LOREN R. BLACK, III

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-22081 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 29, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/08/2015 and confirmed on 7/29/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		107,403.97
Less Refunds to Debtor	1,547.31	
TOTAL AMOUNT OF PLAN FUND		105,856.66

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	8,850.48	
Trustee Fee	4,598.96	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		13,449.44

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	37,284.20	0.00	37,284.20
	Acct: 8930				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 8930				
	MIDFIRST BANK SSB*	384.89	384.89	0.00	384.89
	Acct: 8930				
	STERLING JEWELERS INC D/B/A KAY JEV	2,917.21	2,917.21	0.00	2,917.21
	Acct: 1489				
	WELLS FARGO FINANCIAL NATIONAL BAI	1,068.82	1,068.82	0.00	1,068.82
	Acct: 7400				
	PRA RECEIVABLES MANAGEMENT LLC - ,	25,545.06	25,545.06	2,771.14	28,316.20
	Acct: 7106				
	JPMORGAN CHASE BANK NA	18,926.55	18,926.55	2,043.47	20,970.02
	Acct: 0109				
	PRA RECEIVABLES MANAGEMENT LLC - ,	0.00	0.00	0.00	0.00
	Acct: 7106				
					90,941.34

Priority					
	BRIAN C THOMPSON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	LOREN R. BLACK, III	0.00	0.00	0.00	0.00
	Acct:				
	LOREN R. BLACK, III	837.70	837.70	0.00	0.00
	Acct:				
	LOREN R. BLACK, III	709.61	709.61	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	3,367.00	3,367.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX1-17				
	THOMPSON LAW GROUP PC	3,500.00	3,500.00	0.00	0.00
	Acct:				
	BRIAN C THOMPSON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	1,983.48	1,983.48	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX6-20				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	CLERK, U S BANKRUPTCY COURT	310.00	310.00	0.00	310.00
	Acct: XXXXXXXXX-TPA				
					310.00
Unsecured					
	BANK OF AMERICA NA**	2,129.19	111.51	0.00	111.51
	Acct: 8779				
	CAPITAL ONE BANK (USA) NA BY AMERIC	562.16	29.44	0.00	29.44
	Acct: 5759				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,118.84	110.96	0.00	110.96
	Acct: 3191				
	CAPITAL ONE BANK (USA) NA BY AMERIC	557.19	29.18	0.00	29.18
	Acct: 6125				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 1541				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 3025				
	QUANTUM3 GROUP LLC AGNT - COMENI	3,154.29	165.19	0.00	165.19
	Acct: 6916				
	CAPITAL ONE NA**	222.63	11.66	0.00	11.66
	Acct: 7791				
	MIDLAND FUNDING LLC	2,990.82	156.63	0.00	156.63
	Acct: 9490				
	MIDLAND FUNDING LLC	651.63	34.13	0.00	34.13
	Acct: 3860				
	PRA RECEIVABLES MANAGEMENT LLC - ,	2,174.90	113.90	0.00	113.90
	Acct: 7881				
	MIDLAND FUNDING LLC	822.85	43.09	0.00	43.09
	Acct: 1963				
	MIDLAND FUNDING LLC	210.13	11.00	0.00	11.00
	Acct: 7692				
	MIDLAND FUNDING LLC	4,278.17	224.05	0.00	224.05
	Acct: 6845				
	MIDLAND FUNDING LLC	1,252.39	65.59	0.00	65.59
	Acct: 7876				
	FIRST NATIONAL BANK OF OMAHA(*)	946.16	49.55	0.00	49.55
	Acct: 0914				
					1,155.88
TOTAL PAID TO CREDITORS					92,407.22
TOTAL CLAIMED					
PRIORITY		310.00			
SECURED		48,842.53			
UNSECURED		22,071.35			

Date: 07/29/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
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 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LOREN R. BLACK, III

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-22081 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Loren R. Black, III
DebtorCase No. 15-22081-TPA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lmar
Form ID: pdf900Page 1 of 2
Total Noticed: 40

Date Rcvd: Jul 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2020.

db +Loren R. Black, III, 29 Schell Avenue, Monessen, PA 15062-2131
cr JPMorgan Chase Bank, National Association, Chase Records Center, Correspond Mail,
Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203

14058881 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886)

14120392 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284

14093413 CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701

14058889 +Kara Black, 29 Schell Avenue, Monessen, PA 15062-2131

14058892 +Kohl's Department Stores, Inc., PO Box 3043, Milwaukee, WI 53201-3043

14058893 +Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115

14966685 +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,
Oklahoma City, OK 73118-6051

14088248 +Midland Credit Management, Inc. as agent for MIDL, PO Box 2011, Warren, MI 48090-2011

14066116 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105,
Omaha, NE 68197)

14058896 +Sears/CBNA, POB 6282, Sioux Falls, SD 57117-6282

14058897 +Subaru Motors Finance/Chase Auto Finance, PO Box 901037, Fort Worth, TX 76101-2037

14078015 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

14058903 +Wells Fargo Financial National Bank, CSCL Dispute Team, MAC N8235-04M, PO Box 14517,
Des Moines, IA 50306-3517

14058902 +Wells Fargo Financial National Bank, PO Box 660431, Dallas, TX 75266-0431

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 01 2020 09:30:04
PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067

14067346 E-mail/Text: ally@ebn.phinsolutions.com Aug 01 2020 04:27:15 Ally Financial,
PO Box 130424, Roseville, MN 55113-0004

14058880 E-mail/Text: ally@ebn.phinsolutions.com Aug 01 2020 04:27:15 Ally Financial,
PO Box 380901, Minneapolis, MN 55438-0901

14058884 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 01 2020 04:34:54 Capital One,
PO Box 30281, Salt Lake City, UT 84130-0281

14058883 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 01 2020 04:34:54 Capital One,
PO Box 71083, Charlotte, NC 28272-1083

14086404 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 01 2020 04:34:54
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

14058888 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 01 2020 04:27:41
Comenity - Value City Furniture, PO Box 659704, San Antonio, TX 78265-9704

14058886 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 01 2020 04:34:50 Chase,
Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153

14058885 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 01 2020 04:35:35 Chase, PO Box 78420,
Phoenix, AZ 85062

14058887 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 01 2020 04:34:50 Chase Mortgage,
PO Box 24696, Columbus, OH 43224

14108362 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 01 2020 04:34:50
JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219

14092412 E-mail/Text: bk.notifications@jpmchase.com Aug 01 2020 04:27:48 JPMorgan Chase Bank N.A.,
National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505

14058890 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 01 2020 04:27:41 Kay Jewelers,
PO Box 1799, Akron, OH 44309-1799

14058891 +E-mail/Text: BKRMailOPS@weltman.com Aug 01 2020 04:27:36 Kay Jewelers, 375 Ghent Road,
Fairlawn, OH 44333-4600

14058892 +E-mail/Text: PBNCNotifications@peritussservices.com Aug 01 2020 04:27:23
Kohl's Department Stores, Inc., PO Box 3043, Milwaukee, WI 53201-3043

14058893 +E-mail/Text: PBNCNotifications@peritussservices.com Aug 01 2020 04:27:24 Kohls/Capital One,
PO Box 3115, Milwaukee, WI 53201-3115

14058894 +E-mail/PDF: gecsed@recoverycorp.com Aug 01 2020 09:04:34 Lowe's/Synchrony Bank,
PO Box 530914, Atlanta, GA 30353-0914

14658066 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 01 2020 09:30:04
Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541

14112642 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 01 2020 09:30:04
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

14091651 E-mail/Text: bnc-quantum@quantum3group.com Aug 01 2020 04:27:51
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

14058895 +E-mail/PDF: gecsed@recoverycorp.com Aug 01 2020 09:04:34 R Us Credit Card/SYNCB,
PO Box 530938, Atlanta, GA 30353-0938

14058898 E-mail/PDF: gecsed@recoverycorp.com Aug 01 2020 09:04:34 SYNCB/Amazon PLCC,
PO Box 965015, Orlando, FL 32896-5015

14058899 +E-mail/PDF: gecsed@recoverycorp.com Aug 01 2020 09:04:34 SYNCB/JCPenny, PO Box 965090,
Orlando, FL 32896-0001

14089851 +E-mail/Text: ecf@buckleyking.com Aug 01 2020 04:27:26
Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA,
600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693

District/off: 0315-2

User: lmar
Form ID: pdf900

Page 2 of 2
Total Noticed: 40

Date Rcvd: Jul 31, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14058900 +E-mail/PDF: gecsed@recoverycorp.com Aug 01 2020 09:04:34 Synchrony Bank/HH Gregg,
PO Box 960061, Orlando, FL 32896-0061
14058901 +E-mail/PDF: gecsed@recoverycorp.com Aug 01 2020 09:04:34 Synchrony Bank/Walmart,
PO Box 965060, Orlando, FL 32896-5060

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,
Oklahoma City, OK 73118-6051

14058882* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association
andygornall@latouflawfirm.com
Brian C. Thompson on behalf of Debtor Loren R. Black, III bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com
Leon P. Haller on behalf of Creditor MidFirst Bank lhaller@pkh.com,
dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6